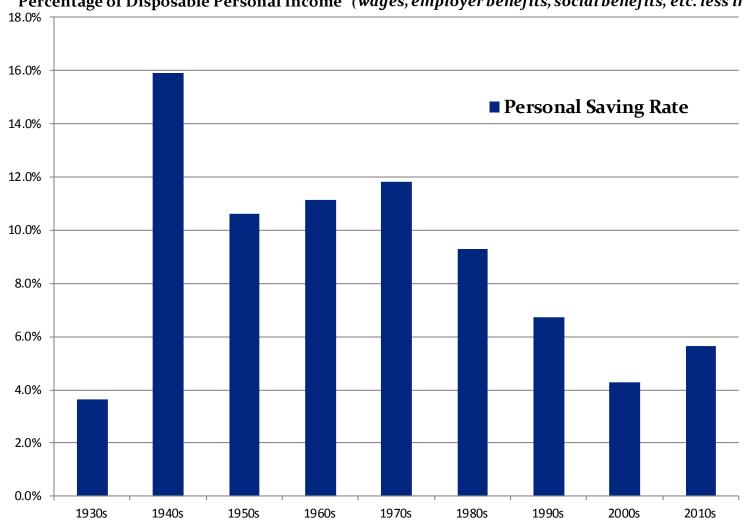


Are People Saving Again?

Percentage of Disposable Personal Income (wages, employer benefits, social benefits, etc. less income taxes)



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